

## REMARKS

In accordance with the foregoing, claims 2-12, 15-25, 26-36, 39-48, 50-60 and 63-72 have been amended. Claims 1, 13, 14, 24, 37, 38, 49, 61, 62 and 73-75 have been cancelled. Claims 76-78 have been added. Claims 2-12, 15-25, 26-36, 39-48, 50-60, 63-72 and 76-78 are pending and under consideration.

### Non-Prior Art Rejections:

On page 2 of the Office Action, claims 1-72 were rejected under the second paragraph of 35 U.S.C. § 112. By this amendment, claims 1, 13, 14, 24, 37, 38, 49, 61, 62 have been cancelled and the rejection of those claims is moot.

The Office Action generally rejected claims 1-72 and simply stated the "claims are generally narrative and indefinite" at line 11. The first three elements of new claims 76-78 are of similar scope to cancelled claims 1, 24, and 49 but clarify the language to help in understanding what is being claimed. The claims that depended directly from claims 1, 24 and 49 have been amended to depend from one of claim 76-78. Withdrawal of the rejection of claims 2-12, 15-25, 26-36, 39-48, 50-60, 63-72 is respectfully requested. If the Examiner still finds fault with the language of the pending claims, the Examiner is requested to contact the undersigned to discuss what amendments would be necessary to overcome a rejection under 35 U.S.C. § 112.

Additionally, the Office Action rejected claims 4, 28 and 52 with particularity for an insufficient antecedent basis. By this amendment, claims 4, 28 and 52 have been amended to depend on claims 3, 27 and 51. Withdrawal of the rejection of claim 4, 28 and 52 for insufficient antecedent basis is respectfully requested.

### Prior Art Rejections:

Pages 3-10 of the Office Action rejected the pending claims in view of Jalili (U.S. Patent 6,088,683), Kumar et al (U.S. Patent Application 2001/0023414), Yun et al. (U.S. Patent Application 2002/0069122), Furphy et al. (U.S. Patent 6,882,983), and Guheen et al. (U.S. Patent 6,473,794). All rejections are traversed and reconsideration is respectfully requested.

New claim 76 recites "a warning unit ... warning the user when the user logs onto the online settlement system against completing the payment when the payment time limit for the transaction is set to expire a predetermined number of time units after the user logs onto the online settlement system" at lines 9-12. As stated on page 8, line 9, of the Office Action, Jalili does not teach a warning unit. Therefore, column 13, lines 39-53 of Furphy et al. was cited as

teaching the warning unit recited in claims 13-14. Furphy et al. teaches "appropriate notification is provided to the client alerting the client that the payment is due. Such a notification may be via e-mail" at lines 43-46. However, as noted above, claim 77 provides a "warning [to] the user when the user logs onto the online settlement system" as recited in lines 10 of claim 76. Nothing has been cited in the prior art of record that teaches "warning the user when the user logs onto the online settlement system" as recited on line 10 of claim 76. Therefore it is submitted that claim 76, as well as claims 2-12 and 15-25 which depend therefrom, are patentably distinguishable over the prior art of record.

New claims 77 and 78 each recite "warning the user when the user logs onto the online settlement system against completing the payment when the payment time limit for the transaction is set to expire a predetermined number of time units after the user logs onto the online settlement system" at the last three lines. For the reasons discussed above, it is submitted that claims 77 and 78, as well as claims 26-36, 39-48, 50-60 and 63-72 which depend therefrom, are patentably distinguishable over the prior art of record.

#### Summary

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: 05/17/07

By: David E. Moore  
David E. Moore  
Registration No. 59,047

1201 New York Avenue, NW, 7th Floor  
Washington, D.C. 20005  
Telephone: (202) 434-1500  
Facsimile: (202) 434-1501